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Principal

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### **Employment History and Last Position**

1987-present	Garner Consulting, Principal
1977-1987	Towers Perrin, Principal
1975-1977	Lincoln National Life Insurance, Office Manager
1971-1974	Prudential Insurance, Junior Administrative Assistant

### **Education and Certifications**

1971	Bachelor of Arts, Occidental College
1976	Chartered Life Underwriter
1991	Certified Professional Consultant to Management
1993	Certified Employee Benefit Specialist
2000	Certified in Flexible Compensation Instruction
2001	Group Benefits Associate
2001	Retirement Plans Associate
2004	Certified Management Consultant

### **Professional Leadership Positions**

Governing Council	International Society of Certified Employee Benefit Specialists
National Legislative and Government Affairs Advisor and Member of Advisory Board	Disability Management Employer Coalition
Legislative Committee Member	Employers Health Care Coalition of Los Angeles
Past President	Employee Benefit Planning Association of Southern California
Past President	Los Angeles Chapter, International Society of Certified Employee Benefit Specialists
Past President	Los Angeles Life and Accident Claim Association
Past President	Western Claim Conference
Past Chair	Community Health Education Committee, Greater Los Angeles Division of the March of Dimes
Past Director and Treasurer	Occidental Business Associates

### **Publications**

2007	<i>Health Insurance Answer Book</i> . 2007 Supplement
2007	"Legislative update." <i>DMEC update</i> (Quarterly Publication).
2006	"Health Care Costs: The Good, The Bad and the Ugly." <i>PIHRAScope</i>
2006	<i>Health Insurance Answer Book</i> . Seventh Edition
2006	"Legislative Update." <i>DMEC Update</i> (Quarterly Publication).
2006	"Section 125 Cafeteria Plans offer a la Carte Approach." <i>Benefits &amp; Compensation Digest</i>
2005	<i>Health Insurance Answer Book</i> . 2005 Cumulative Supplement.
2004	<i>Health Insurance Answer Book</i> . 2004 Cumulative Supplement.
2004	"Legislative Update." <i>DMEC Update</i> (Quarterly Publication).
2004	"Predicting the Future of Health Savings Accounts." <i>Newsbriefs</i> .

- 2003 "Final HIPAA Security Regulations: A Review." *Managed Care Quarterly*
- 2003 *Health Insurance Answer Book*. 2003 Cumulative Supplement.
- 2002 *Health Insurance Answer Book*. 2002 Supplement.
- 2002 "HHS Proposes Revisions to Privacy Regulations." *HCAA Reports*.
- 2002 "Legislative Update." *DMEC Update*.
- 2001 *Health Insurance Answer Book*. Sixth Edition.
- 2000 "Claim Audits." Chapter 34 from *Employee Benefit Issues—The Multiemployer Perspective*. With Linda K. Vincent.
- 2000 *Health Insurance Answer Book*. 2000 Cumulative Supplement.
- 2000 "HHS Announces Electronic Standards." *Employers Group*.
- 1999 *Health Insurance Answer Book*. 1999 Supplement.
- 1998 *Health Insurance Answer Book*. Fifth Edition.
- 1998 "New Regulations Under HIPAA." *Managing Employee Health Benefits*.
- 1998 "Maximizing Claim Recoveries." *Managing Employee Health Benefits*.
- 1998 "Mental Health Parity Act Regulations." *Managing Employee Health Benefits*.
- 1997 "Electronic Data Interchange in on the Way." *Business Life*.
- 1997 *Health Insurance Answer Book*. 1997 Supplement.
- 1997 "Managed Care from the Patient's Perspective." *Managing Employee Health Benefits*.
- 1997 "Managed Care Needs to Become Patient Oriented." *Western Pension and Benefits Conference News*.
- 1997 "Medical Expense Claim Administration." Chapter 8 from *Medical Expense Insurance*. With Gerti Reagan.
- 1997 "New Administrative Requirements in the Health Insurance Portability and Accountability Act of 1996." *Managing Employee Health Benefits*.
- 1997 "New California Laws Affect Employee Benefits." *Business Life*.
- 1997 "Protection for Health Benefits." *Business Life*.
- 1996 "Auditing and Your Fund." Chapter 3 from *Employee Benefit Issues-The Multiemployer Perspective*.
- 1996 "Cost Containment, Quality Care and Responses to Delivery System Changes." *The Statement*.
- 1996 *Health Insurance Answer Book*. Fourth Edition.
- 1996 "The Importance of Setting Specific Quality and Performance Standards." *Managing Employee Health Benefits*.
- 1996 "New Rules: Family and Medical Leaves." *Employee Benefits News and Views*.
- 1995 "Evaluating Managed Care Plans." Chapter 30 from *Employee Benefit Issues-The Multiemployer Perspective*.
- 1995 "Lessons from Claim Audit Case Studies." *Managing Employee Health Benefits*.
- 1995 "New Administrative Rules Affecting Family and Medical Leave." *Managing Employee Health Benefits*.
- 1995 "Procedures for Qualified Medical Child Support Orders." *Managing Employee Health Benefits*.
- 1995 "Who Should Administer Your Health Plan." *Benefits Review*.
- 1994 "Benefits Experts React to Reform." *Journal of Health Care Benefits*. With Roberta Hoffman.
- 1994 "Evaluating The Work of Health Plan Administrators Through Claims And Procedure Audits." *Spencer's Research Reports*.

- 1994 "Health Care Reform Bills Compete For Business Support." *San Gabriel Valley Business Journal*.
- 1994 "Health Care Reform Legislation." *Innovations in Human Resources*. With Gerti Reagan.
- 1994 "The Indispensable Claim Administrator." *Managing Employee Health Benefits*.
- 1994 "The Single-Payer Initiative." *Business Life*.
- 1994 "Stop-Loss Insurance for Self-Funded Plans." Chapter 19 from *Driving Down Health Care Costs: Strategies and Solutions*.
- 1993 "Who Should Administer Your Health Plan?" Chapter 21 from *Driving Down Health Care Costs: Strategies and Solutions*.
- 1992 "Who Should Administer Your Health Plan?" *Managing Employee Health Benefits*.
- 1991 "RBRVS Offers Strategic Opportunities." *Newsbrief*. With Gerti Reagan.
- 1990 "Wellness Programs Can Be Cost Justified." *National Underwriter*.
- 1989 "An IRS Code That Makes No Sense." *Pasadena Star-News*.
- 1989 "FASB Drafts Postretirement Benefits Proposal." *TriCity Business*.
- 1989 "Funding Options For Group Health Plans Extend to Fully Self-Funded Benefits." *Spencer's Research Reports*.
- 1989 *Medical/Disability Claims Handbook*. With James W. Carter.
- 1989 "The New HMO Act Amendments: How Helpful Are They?" *Employer's Health Benefits Bulletin*.
- 1989 "Specifications for Contracting with a Third Party for Health Care Plan Administration." *Spencer's Research Reports*.
- 1987 "IRS Penalty Doesn't Fit the 'Crime'." *Pasadena Star-News*.
- 1987 "Tailored Savings: Case Management Can Trim Companies' Health Care Costs." *Business Insurance*.
- 1986 "Competition and Affiliation in Health Care Delivery." *Compensation & Benefits Management*.
- 1985 "Auditing Health Plan Administrators." *EBPR Research Reports*.
- 1985 "Consider Outpatient Mental Benefits." *Business Insurance*.

## **Presentations**

- 2007 "California Disability Rules-What's New, How Did We get Here and Where Do We Go From Here?" Disability Management Employer Coalition—Rancho Cordova and Santa Clara, California
- 2006 "The Changing Scope of Retiree Plans." The International Society of Certified Employee Benefits Specialists—Toronto, Ontario
- 2006 "Coordination of Benefits (COB), Advanced" Western Claim Conference—Indian Wells, California
- 2006 "Flexible Spending Accounts." Lorman Education Services—Teleconference.
- 2006 "Goodbye Medical Savings Accounts, Hello Health Savings Accounts, Health Reimbursement Arrangements and Flexible Spending Accounts." Lorman Education Services—Palm Desert and Pasadena, California
- 2006 "Group Medical Benefits" Institute of WorkComp Advisors—Las Vegas, Nevada
- 2006 "Health Care Costs: The Good, The Bad and The Ugly." Employee Benefit Planning Association of Southern California—Los Angeles, California

- 2006 "Health Care Costs: The Good, The Bad, and The Ugly-And What to Do About Them." The International Society of Certified Employee Benefit Specialists—Toronto, Ontario
- 2006 "Health Care Costs: The Good, The Bad, & The Ugly And What To Do" Lorman Education Services—Teleconference.
- 2006 "Health Care Costs: The Good, The Bad, & The Ugly And What To Do" Lorman Education Services—Webinar.
- 2006 "HealthCare Costs: The Good, The Bad and The Ugly." Los Angeles Compensation and Benefit Association and Professionals in Human Resources Association—Burbank, California.
- 2006 "Health Insurance Basics For Employers." Lorman Education Services—Teleconference
- 2006 "Health Insurance Basics" Lorman Education Services—Webinar.
- 2006 "Legal and Legislative Update." Disability Management Employer Coalition—San Diego, California
- 2006 "Section 125 Cafeteria Plans." Lorman Education Services-Santa Barbara, California.
- 2006 "Up Periscope: What's Looming on the Employee Benefits Horizon?" Professionals in Human Resources Association—Burbank, California.
- 2005 "Cafeteria Plans 125/COBRA." Lorman Education Services—Sacramento, California.
- 2005 "Consumer-Driven Health Plans—Innovation or Disruption?" International of Society of Certified Employee Specialists—Chandler, Arizona, Moderator.
- 2005 "ERISA Updates" Western Claim Conference—Indian Wells, California
- 2005 "Flexible Spending Accounts, the Use-it-or-Lose-it Rule and the new Grace Period." Lorman Education Services—Teleconference
- 2005 "Goodbye Medical Savings Accounts, Hello Health Savings Accounts, Health Reimbursement Accounts and Flexible Spending Accounts." Lorman Education Services—Santa Rosa, Fresno and Sacramento, California.
- 2005 "Health Care Cost Trends & Cost Management." Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists—Burbank, California.
- 2005 "Health Reimbursement Accounts, Health Savings Accounts and Section 125 Cafeteria Plans in California." Lorman Education Services—Sacramento, California.
- 2005 "HIPPA Security." Employers Health Care Coalition of Los Angeles—Los Angeles, California
- 2005 "How Flex-ible Are You? Designing and Administering Cafeteria and Other Flexible Benefit Plans." Lorman Education Services—Pasadena, California
- 2005 "Legal and Legislative Update." Disability Management Employer Coalition – Orlando, Florida.
- 2005 "Legislate Update and Consumer Driven Health Plans." Garner Consulting Seminar—Pasadena, California
- 2005 "Pretax Issues on Employee Co-pays." International Foundation of Employee Benefit Plans.—Honolulu, Hawaii
- 2005 "Section 125 Cafeteria Plans." International Foundation of Employee Benefit Plans.-Honolulu, Hawaii

- 2005 "Section 125 Cafeteria Plans, COBRA, Health Reimbursement Accounts and Health Savings Accounts in Hawaii." Lorman Education Services—Honolulu, Hawaii
- 2005 "Vendor Selection." Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists—Los Angeles, California.
- 2004 "Administration of Benefit Plans." Orange County Chapter of the International Society of Employee Benefit Specialists—Santa Ana, California.
- 2004 "The Case for Integrated Disability Management." Professionals in Human Resources Association—Long Beach, California.
- 2004 "Coordination of Benefits." Western Claim Conference—Indian Wells, California.
- 2004 "ERISA." Western Claim Conference—Indian Wells, California.
- 2004 "HRAs and HSAs." The Employers Health Care Coalition of Los Angeles—Los Angeles, California.
- 2004 "Health Care Cost Crisis: Why Employers Need to Stay in the Game." LaCanada Flintridge Republican Committee—La Canada Flintridge, California
- 2004 "Health Reimbursement Accounts, Health Savings Accounts, Section 125 Cafeteria Plans And COBRA In California." Lorman Education Services—Sacramento, California.
- 2004 "Health Savings Accounts." International Society of Certified Employee Benefit Specialists—Las Vegas, Nevada. Moderator and Discussion Leader.
- 2004 "Healthcare Plans: Where Are We Now? Where Are We Going?" Arcadia Rotary—Arcadia, California.
- 2004 "Healthcare Plans: Where Are We Now? Where Are We Going?" Professionals in Human Resources Association, District III Meeting—Monrovia, California.
- 2004 "Health Savings Accounts (HSAs)" Employee Benefit Planning Association of Southern California—Los Angeles, California.
- 2004 "HIPAA Briefing." The Combined Claims Conference—City of Industry, California.
- 2004 "HIPAA Briefing." The Employers Group—San Diego, Riverside, Costa Mesa and Pasadena, California.
- 2004 "HIPAA for Employers in California." Lorman Education Services—Redding, California.
- 2004 "HIPAA Privacy Regulations and Workers' Compensation in California." Lorman Education Services—Redding, California.
- 2004 "HIPAA-Privacy & Security." Orange County Life & Health Claim Association—Orange, California.
- 2004 "Legal and Legislative Update." Disability Management Employer Coalition—Burlingame, California.
- 2004 "The Medicare Prescription Drug Improvement and Modernization Act and Its Impact on Corporate Plans." The Greater Boston Chapter of the International Society of Certified Employee Benefit Specialists—Boston, Massachusetts.
- 2004 "Prescription Drug Dilemma." International Society of Certified Employee Benefit Specialists—Las Vegas, Nevada. Facilitator
- 2004 "Section 125 Cafeteria Plans." Lorman Education Services—Costa Mesa, California.

- 2004 "State and Federal Legislative Updates." Greater Los Angeles Claim Association—Los Angeles, CA.
- 2004 "Vendor Selection." Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists—Los Angeles, California.
- 2003 "Administration of Benefit Plans." Orange County Chapter of the International Society of Employee Benefit Specialists—Santa Ana, California.
- 2003 Charting Your Course Through Legal and Legislative Waters." Disability Management Employer Coalition—Newport Beach, California.
- 2003 "Compliance Update." Garner Consulting Seminar—Phoenix, Arizona, Pasadena, California and Honolulu, Hawaii.
- 2003 "Conducting a 'Checkup' on Your Managed Care Organization." International Foundation of Employee Benefit Plans—San Diego, California.
- 2003 "Confidentiality of Medical Records in California." Lorman Education Services—Redding, California and Fresno, California.
- 2003 "Coordination of Benefits." Western Claim Conference—Indian Wells, California.
- 2003 "ERISA." Western Claim Conference—Indian Wells, California.
- 2003 "ERISA, COBRA and HIPAA." Lorman Education Services—Long Beach, California.
- 2003 "Federal Legislative Update." Greater Los Angeles Claim Association—Los Angeles, California.
- 2003 "Garner Consulting Discusses New Strategies for Insurance Benefits" on Alexander Haig's World Business Review Broadcast on TV stations throughout the United States.
- 2003 "HIPAA." Orange County Life and Health Claim Association—Orange, California.
- 2003 "HIPAA, ADA and FLMA." Lorman Education Services—Redding, California.
- 2003 "HIPAA Compliance." Lorman Education Services—Redding, California.
- 2003 "HIPAA for Employers in California." Lorman Education Services—Seaside, California and Rohnert Park, California.
- 2003 "HIPAA Implementation." Lorman Education Services—Bakersfield, California.
- 2003 "HIPAA Privacy and Non-Discrimination Rules." Sacramento Association of Health Underwriters—Sacramento, California.
- 2003 "HIPAA Update." Employers Health Care Coalition of Los Angeles—Pasadena, California.
- 2003 "Legislative Considerations." Disability Management Employer Coalition—Virtual Chapter
- 2003 "Section 125 Cafeteria Plans." Lorman Education Services—Sacramento, California and Long Beach, California.
- 2003 "State Laws and HIPAA Standards in California." Lorman Education Services—San Bernardino, California.
- 2003 "Using Your Health Plan as an Investment to Improve Productivity." International Society of Certified Employee Benefit Specialists—Phoenix, Arizona.
- 2002 "Administration of Benefit Plans." Orange County Chapter of the International Society of Certified Employee Benefit Specialists—Santa Ana, California

- 2002 “Cafeteria Plans 125/COBRA in California. Lorman Education Services—Pasadena, California
- 2002 “Coordination of Benefits.” Western Claim Conference—Indian Wells, California.
- 2002 “ERISA and ERISA Updates.” Western Claim Conference—Indian Wells, California.
- 2002 “Exploring Legislative and legal Frontiers.” Disability Management Employer Coalition Annual Disability and Absence Management Conference—San Antonio, California.
- 2002 “Health Care Legislative/Regulatory Update-Part I.” International Foundation of Employee Benefit Plans, Attorneys Forum on Employee Benefits —Orlando, Florida. Moderator.
- 2002 “Health Care Legislative/Regulatory Update-Part II.” International Foundation of Employee Benefit Plans, Attorneys Forum on Employee Benefits —Orlando, Florida. Moderator.
- 2002 “HIPAA Compliance.” Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists—Universal City, California.
- 2002 “HIPAA Compliance.” Los Angeles Life and Accident Claim Association—Studio City, California.
- 2002 “HIPAA Compliance.” Health Care Administrators Association, Annual Exec-U-Care Forum—Las Vegas, Nevada.
- 2002 “HIPAA Compliance.” Sacramento Association of Health Underwriters—Sacramento, California.
- 2002 “HIPAA Compliance: Understanding and Implementing the Security and Privacy Regulations in California.” Lorman Education Services—Bakersfield and Los Angeles, California.
- 2002 “HIPAA Privacy and Non-Discrimination Rules.” Employee Benefit Planning Association of Southern California, Continuing Education Seminar—Los Angeles, California.
- 2002 “HIPAA Privacy and Non-Discrimination Rules.” Los Angeles Life and Accident Claim Association—Los Angeles, California.
- 2002 “Legislative and Legal Changes Impacting IDM.” Insurance Educational Association Telelearning Program.
- 2002 “Medicare Reform.” Temple City High Twelve—San Gabriel, California.
- 2002 “New SPD Regulations and Claims Regulations.” International Foundation of Employee Benefit Plans, Attorneys Forum on Employee Benefits —Orlando, Florida.
- 2002 “New Trends in Health Care.” International Foundation of Employee Benefit Plans, Attorneys Forum on Employee Benefits—Orlando, Florida
- 2002 “Open Forum Discussion on Health Care Issues.” International Foundation of Employee Benefit Plans, Attorneys Forum on Employee Benefits—Orlando, Florida. Facilitator.
- 2002 “Redefining Benefits for New Millennium Employees.” International Society of Certified Employee Benefit Specialists Annual Symposium—San Francisco, California. Moderator.
- 2002 “What You Need to Know About HIPAA & EGTRRA in 2002.” Professionals in Human Resources Association, District III Meeting—Monrovia, California.



- 2001 "Administration of Benefit Plans." Orange County Chapter of the International Society of Certified Employee Benefit Specialists, Fundamentals of Health and Welfare Plans Seminar—Santa Ana, California.
- 2001 "Coordination of Benefits." Western Claim Conference—Indian Wells, California.
- 2001 "ERISA and ERISA Updates." Western Claim Conference—Indian Wells, California.
- 2001 "Financing." Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists, Basics of Health and Welfare Plans Seminar—Universal City, California.
- 2001 "Financing." Western Pension & Benefits Conference, Spring Seminar—Los Angeles, California.
- 2001 "Hot Topics in the Legislative and Legal Arena." Disability Management Employer Coalition—Virtual Chapter Meeting.
- 2001 "Legislative and Legal Changes that Impact IDM." Disability Management Employer Coalition, Annual National Conference—Seattle, Washington.
- 2001 "Legislative and Legal Changes Impacting Integrated Disability Management." Hawaii Chapter of the Disability Management Employer Coalition—Honolulu, Hawaii.
- 2001 "Legislative and Legal Changes Impacting Integrated Disability Management." Southern California Chapter of the Disability Management Employer Coalition—Long Beach, California.
- 2001 "Medicare Reform." Arcadia High Twelve Club—Arcadia, California.
- 2001 "Medicare Reform." Temple City High Twelve—Temple City, California.
- 2001 "Medicare Reform." Temple City Kiwanis—Arcadia, California.
- 2001 "The Mission of the March of Dimes." Woodland Hills Rotary Club—Woodland Hills, California.
- 2001 "Next Generation Flex: An Architecture for Employers of Choice." International Society of Certified Employee Benefits Specialists, Employee Benefits Symposium—Boston, Massachusetts. Moderator.
- 2001 "Regulations Affecting Group Health Plans." Garner Consulting Seminar—Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 2001 "Regulatory & DOI Updates, Indemnity Claims." Western Claim Conference—Indian Wells, California.
- 2001 "The Spiraling Costs of Health Care: A Forum for Los Angeles Employers." Sponsored by the Employers Health Care Coalition of Los Angeles and the Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists—Los Angeles, California. Panelist.
- 2000 "Administration of Benefit Plans." Orange County Chapter of the International Society of Certified Employee Benefit Specialists—Santa Ana, California.
- 2000 "Administrative Simplification Regulations." Los Angeles Life and Accident Claim Association—Los Angeles, California.
- 2000 "Alternative Medicine." International Foundation of Employee Benefit Plans Advanced Trustees Institute—Orlando, Florida and Stateline, Nevada. Moderator.
- 2000 "Babies and You." Southern California Chapter of the March of Dimes—Los Angeles, California.

- 2000 "Claims Auditing." International Foundation of Employee Benefit Plans, Employee Benefits Conference—Honolulu, Hawaii.
- 2000 "Coalitions with Multiemployer, Public and Private Sectors." International Foundation of Employee Benefit Plans Health Care Cost Management and Health Care Coalition Conference—San Francisco, California.
- 2000 "Coordination of Benefits." Western Claim Conference—Indian Wells, California.
- 2000 "Financing." Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists, Basics of Health and Welfare Plans—Universal City, California.
- 2000 "Legal/Regulatory/DOI Updates Related to Health Claims." Western Claim Conference—Indian Wells, California.
- 2000 "Maximizing Your Healthcare Dollars." Employers Health Care Coalition of Los Angeles—Glendale, California.
- 2000 "Maximizing Your Healthcare Dollars—Is Wholesale Becoming Retail?" International Foundation of Employee Benefit Plans Advanced Trustees Institute—Lake Buena Vista, Florida and Stateline, Nevada.
- 2000 "New Regulations of Department of Health and Human Services." Los Angeles Life and Accident Claim Association—Woodland Hills, California.
- 2000 "Special Concerns In Administration of ERISA Fund." Western Claim Conference—Indian Wells, California.
- 2000 "Update on California Legislation." Employers Health Care Coalition of Los Angeles—Los Angeles, California.
- 1999 "Administration of Benefit Plans." Orange County Chapter of the International Society of Certified Employee Benefit Specialists Fundamentals of Health and Welfare Plans—Santa Ana, California.
- 1999 "Beg, Borrow, and Steal that Idea." Public Health Foundation Enterprises, Doing Business as Business Does Business Conference—Los Angeles, California.
- 1999 "COBRA: The Regulations." Garner Consulting Seminar—Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 1999 "DOL Proposed Rules Governing Claims Processing." Los Angeles Life and Accident Claim Association—Burbank, California.
- 1999 "DOL-Proposed Rules Governing Claims Processing." Orange County Life and Health Claim Association—Orange, California.
- 1999 "Financing." Los Angeles Chapter of the International Society of Certified Employee Benefits Specialists, Basics of Health and Welfare Plans—Universal City, California.
- 1999 "Managed Care: The Next Generation." Conference for Risk Retention Pools—Dana Point, California.
- 1999 "Technology: Informing, Protecting and Making Life Easier for the Insurance Consumer." Employee Benefit Planning Association of Southern California—Los Angeles, California.
- 1999 "Understanding Health Care Costs and Renewals." Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists—Burbank, California.
- 1998 "Insurance." Coast Telecourses *Dollars & Sense: Personal Finance for the 21<sup>st</sup> Century*. Broadcast on PBS stations throughout the United States; winner of a

- Los Angeles Area Emmy Award for overall excellence and the 1998 Aegis Award.
- 1998 “Measurement of Managed Care.” International Foundation of Employee Benefit Plans Benefits Conference for Public Employees—Williamsburg, Virginia
  - 1998 “Recent Industry Developments: Legislative, etc.” Orange County Life and Health Claim Association—Orange, California.
  - 1998 “Recent Trends in Using Intranets to Manage and Communicate Compensation and Benefits Programs.” Los Angeles Compensation and Benefits Association—Los Angeles, California.
  - 1998 “The Sky’s the Limit: Technology and Employee Benefits.” Western Pension & Benefits Conference Los Angeles Chapter Spring Seminar—Los Angeles, California.
  - 1998 “Technology Solutions Will Change the Way You Do Your Job!” Los Angeles Compensation and Benefits Association—Los Angeles, California.
  - 1998 “Technology Solutions Will Change the Way You Do Your Job!” NetWEBS’ Benefit Technology Seminar—Los Angeles, California. With Gerti Reagan.
  - 1997 “Administration of Benefit Plans.” Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists, Fundamentals of Health and Welfare Plans—Long Beach, California.
  - 1997 “The Challenges of Consultation Work.” University of Southern California School of Social Work—Los Angeles, California.
  - 1997 “Changes in the Managed Care Industry.” Occidental Business Associates—Los Angeles, California.
  - 1997 “Employer Purchasing Coalitions.” Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists—Burbank, California.
  - 1997 “Health Care Coalitions: Exploring New Ways of Leveraging Purchasing Power.” International Foundation of Employee Benefit Plans, Beyond the Basics of Health Care Cost Management—Los Angeles, California.
  - 1997 “Healthcare Reform Legislative Update.” Southern California Chapter of the Healthcare Financial Management Association, Payers and Providers: Bridging The Gap—Los Angeles, California.
  - 1997 “Health Insurance Portability and Accountability Act of 1996: The Regulations.” Garner Consulting Seminar—Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
  - 1997 “The Internet: The Next Revolution in Employee Benefits.” NetWEBS Seminar—Honolulu, Hawaii. With Gerti Reagan.
  - 1997 “Los Angeles Health Care Purchasing Coalition.” Pfizer, Inc.—Newport Beach, California.
  - 1997 “Measurement of Managed Care.” International Foundation of Employee Benefit Plans Benefits Conference for Public Employees—Williamsburg, Virginia.
  - 1997 “Portability and Pre-Existing: New ERISA Legislation.” Western Claim Conference—Indian Wells, California.
  - 1997 “PPOs for Smaller Funds.” International Foundation of Employee Benefit Plans Annual Conference—Vancouver, British Columbia.
  - 1997 “Purchasing Coalitions: A Status Report.” Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists—Burbank, California.

- 1997 "Trends in the HMO Industry." Occidental College Business Associates—Los Angeles, California.
- 1996 "Administration of Benefit Plans." Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists Fundamentals of Health and Welfare Plans—Long Beach, California.
- 1996 "COBRA Update." Western Claim Conference—Indian Wells, California.
- 1996 "Evaluating Your Health Care Provider." International Foundation of Employee Benefit Plans Advanced Trustees Institute—Lake Tahoe, Nevada.
- 1996 "Health Insurance Portability and Accountability Act." Garner Consulting Seminar—Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 1996 "Intranet Access to Benefit & Health Care Information for Employees." Employers HealthCare Coalition of Los Angeles—Los Angeles, California.
- 1996 "Selecting the Appropriate Form of Managed Care." International Foundation of Employee Benefit Plans Advanced Trustees Institute—Lake Tahoe, Nevada. Moderator.
- 1996 "What Auditing Can Do for Your Fund." International Foundation of Employee Benefit Plans Annual Conference—San Diego, California.
- 1995 "COBRA Compliance." Employee Benefit Planning Association of Southern California—Universal City, California.
- 1995 "Fiduciary Responsibilities of COBRA and Employee Benefit Programs. Public Risk Management Association Annual Conference—Seattle, Washington.
- 1995 "How to Evaluate and Negotiate a Managed Care Contract." International Foundation of Employee Benefit Plans Annual Conference—Honolulu, Hawaii.
- 1995 "Long Term Care Insurance." Inland Valley Life Underwriters Association—Ontario, California.
- 1995 "Selected Topics in Managed Care." Chapman University Graduate Health Administration Program—Fountain Valley, California. Guest Lecturer with Gerti Reagan.
- 1995 "Southern California's Coalition Response." The Southern California Employers' Perspective on Purchasing Healthcare—Riverside, California. With Stephen Pricer.
- 1995 "Update on COBRA and OBRA." Western Claim Conference—Indian Wells, California.
- 1995 "Worksite Maternal and Infant Health." Southern California Chapter of the March of Dimes—Los Angeles, California.
- 1994 "Babies & You Train-the-Trainer." Foundation Health (on behalf of March of Dimes)—Burbank, California.
- 1994 "COBRA Issues and Updates." Western Claim Conference—Indian Wells, California. Moderator.
- 1994 "Current Issues and Legislative updates." Los Angeles Life and Accident Claim Association—Burbank, California.
- 1994 "Health Care Reform" Status Report and Predictions." Dean Witter Reynolds, Inc. Seminar—Pasadena, California.
- 1994 "Healthcare Reform: The Effect on Your Business & Your Competition." Inland Empire Compensation & Benefits Group—Ontario, California.

- 1994 "Health Care Reform: Major Proposals and their Impact on Taft-Hartley Plans." Southern California Association of Benefit Plan Administrators—Los Angeles, California.
- 1994 "How will Health Care Reform Affect You?" Orange County Life and Health Claim Association—Orange, California.
- 1994 "March of Dimes Maternal Infant Health Worksite Initiative." Health Professional Advisory Committee—Los Angeles, California.
- 1994 "Recent Developments Affecting Employee Health Benefit Plans." Garner Consulting Seminar—Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 1993 "Americans with Disabilities Act." Los Angeles Life and Accident Claim Association—Burbank, California.
- 1993 "Babies & You." March of Dimes Speakers Bureau Training—Burbank, California.
- 1993 "Babies & You." March of Dimes—Palmdale, California.
- 1993 "Babies & You." March of Dimes—Thousand Oaks, California.
- 1993 "California Health Reform AB 1672: Myths, Misconception, and Reality." Dean Witter Reynolds, Inc. Seminar—Pasadena, California.
- 1993 "COBRA Compliance." Los Angeles Association of Health Underwriters Insurance University—Los Angeles, California.
- 1993 "Recent Developments Affecting Employee Welfare Benefit Plans." Garner Consulting Seminar—Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 1992 "Babies & You." Time Warner Human Resources Coordinators—Los Angeles, California.
- 1992 "California Medical Association's Single-Payer Initiative." KXEZ Interview—Burbank, California.
- 1992 "COBRA Revisited." Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists—Studio City, California.
- 1992 "Debate Proposition 166, Affordable Basic Health Care Initiative of 1992." Hosted by Garner Consulting—Pasadena, California.
- 1991 "Babies & You." On behalf of the March of Dimes to Time Warner's Human Resources personnel—New York, New York.
- 1991 "The Basics of Group Claims." Western Claim Conference—Irvine, California.
- 1991 "COBRA and the Administrator: Making the Best of Complicated Situations, Watching Out For Lawsuits, Complying with Vague Rules." Spencer's Benefit Administrators Compliance Conference—Chicago, Illinois.
- 1991 "Contracting and What is Happening Now." Health Financial Management Association Conference on Managed Care—Santa Barbara, California.
- 1991 "Health and Other Benefits in the 90's." International Society for Retirement Planning—Los Angeles, California.
- 1991 "Recent Developments Affecting Employee Welfare Benefit Plans." Garner Consulting Seminar—Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 1991 "Strategic Planning: The Employer Viewpoint." Healthcare Financial Management Association Conference on Managed Care—Santa Barbara, California.

- 1991 "What Do You Mean I Don't Have to Cover My Lower-Paid Employees?! Eligibility and Discrimination Issues in Health and Life Coverage." Spencer's Benefit Administrators Compliance Conference—Chicago, Illinois.
- 1990 "Babies & You." San Gabriel Employee Activity Association—Rosemead, California.
- 1990 "Health Benefits: Co\$t Cri\$I\$." Merchants and Manufacturers Association—Van Nuys, Ontario, Cerritos, and Irvine, California.
- 1990 "Heart at Work." San Gabriel Employee Activity Association on behalf of American Heart Association—Rosemead, California.
- 1990 "Managed Care." Garner Consulting Seminar—Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 1990 "Managing Employee Benefits: Strategies For the 90's." Garner Consulting/Career Communications Group Seminar—Honolulu, Hawaii.
- 1990 "Recent Legislation Affecting Welfare Benefit Plans." Garner Consulting Seminar—Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 1989 "Babies & You." Health Net's Pathways to Success Forum—Woodland Hills, California.
- 1989 "The Changing Faces of Managed Care." Western Claims Conference—City of Industry, California.
- 1989 "FASB Exposure Draft." Garner Consulting Seminar—Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 1989 "History and Trends in the Managed Health Care Industry." Spencer's Health Care Conference—Chicago, Illinois.
- 1989 "Insurance and Self-Funding: Costs and Laws Push Employers to Reexamine Insured Health Care." Garner Consulting Seminar—Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 1989 "Payroll Implications of Escalating Medical Costs." American Payroll Association—Las Vegas, Nevada.
- 1989 "Section 89 and 125 Regulations and the FASB Exposure Draft." Garner Consulting Seminar—Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 1988 "COBRA." San Gabriel Chapter of the Data Processing Management Association—San Gabriel, California.
- 1988 "Family Economic Policies for a Changing Work Force." League of California Cities' Annual Conference—San Diego, California.
- 1988 "Flexible Work Schedules and Employee Assistance Programs." County Supervisors Association of California/League of Cities Employee Relations Institute—Monterey, California.
- 1988 "Government as a Model Employer." Contra Costa Child Care Council—Concord, California.
- 1988 "HMO Strategies and Tactics for Employers." Garner Consulting Seminar—Pasadena, California, Honolulu, Hawaii, Phoenix, Arizona, and San Diego, California.
- 1988 "Life, Disability, and Credit Insurance." Western Claim Conference—Anaheim, California. Moderator.
- 1988 "Medicare Catastrophic Coverage." Employers Health Care Coalition of Los Angeles—Los Angeles, California.

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- 1987 "Employee Benefits & Executive Compensation." Greater San Gabriel Valley Chapter of the National Association of Accountants—San Gabriel, California.
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- 1986 "Are Employers Interested in the New Products?" Group Health Association of America—Los Angeles, California.
- 1986 "Auditing Employee Benefit Plan Administrators." The Institute of Internal Auditors, Los Angeles Chapter—Los Angeles, CA.
- 1986 "Design of Group Benefit Plans." International Foundation of Employee Benefit Plans Interns Program—Los Angeles, California.
- 1986 "Is Your Benefit Design Plan Costing You Money?" Intracorp National Medical Case Management Seminar—Dallas, Texas.
- 1986 "Provider Audits." International Foundation of Employee Benefit Plans, Corporate Health Care Cost Management Conference—Hollywood, Florida.
- 1984 "Employer Contracts with HMOs, PPOs, ASOs, and Third Parties." Legal Issues in Corporate Health Care Cost Management Conference—Los Angeles, California.
- 1984 "How to Use Health Care Services Wisely." Arizona Coalition for Cost Effective Quality Health Care Seminar—Phoenix, Arizona.
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